

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EDWARD R KRYGER
ERIKA N KRYGER
Debtor(s)

Case No. 15-32777

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/11/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,110.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,110.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$307.83
Court Costs	\$0.00
Trustee Expenses & Compensation	\$52.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$360.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXIAN BROTHERS MED CENTER	Unsecured	1,629.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	1,786.00	NA	NA	0.00	0.00
Cap1/bstby	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	480.00	515.40	515.40	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	574.00	574.45	574.45	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	998.00	1,041.94	1,041.94	0.00	0.00
CAPITAL ONE NA	Unsecured	245.00	319.43	319.43	0.00	0.00
CAPITAL ONE NA	Unsecured	744.00	465.33	465.33	0.00	0.00
CHASE CC	Unsecured	1,948.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	3,957.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	4,963.00	NA	NA	0.00	0.00
CITI	Unsecured	1,212.00	NA	NA	0.00	0.00
CITI	Unsecured	1,659.00	NA	NA	0.00	0.00
CITI	Unsecured	4,491.00	NA	NA	0.00	0.00
CITI	Unsecured	133.00	NA	NA	0.00	0.00
CITI	Unsecured	450.00	NA	NA	0.00	0.00
CITI	Unsecured	1,361.00	NA	NA	0.00	0.00
CITI	Unsecured	2,561.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	591.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA	Secured	12,475.00	13,000.00	13,000.00	375.00	0.00
HYUNDAI CAPITAL AMERICA	Unsecured	771.00	308.16	308.16	0.00	0.00
Kohls/Capital One	Unsecured	433.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	3,177.00	3,177.47	3,177.47	0.00	0.00
NORTHWEST RHEUMATOLOGY SPE	Unsecured	50.00	NA	NA	0.00	0.00
ORTHOPAEDIC & HAND CENTER	Unsecured	2,780.00	NA	NA	0.00	0.00
PNC BANK	Secured	11,500.00	NA	11,500.00	375.00	0.00
QUANTUM3 GROUP LLC	Unsecured	265.00	265.35	265.35	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	344.00	344.60	344.60	0.00	0.00
SANTANDER/MID AMERICA B&T	Unsecured	439.00	439.88	439.88	0.00	0.00
SYNCB	Unsecured	201.00	NA	NA	0.00	0.00
SYNCB/OLD NAVY	Unsecured	1,512.00	1,545.88	1,545.88	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF EDUCATION	Unsecured	15,251.00	15,548.22	15,548.22	0.00	0.00
US DEPT OF EDUCATION	Unsecured	16,908.00	17,213.55	17,213.55	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,500.00	\$750.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$24,500.00	\$750.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,759.66	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$360.00</u>	
Disbursements to Creditors	<u>\$750.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,110.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.